

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ROBERT GACUTA )  
 )  
BANK OF AMERICA, N.A., SUCCESSOR BY )  
MERGER TO BAC HOME LOANS SERVICING, L.P. )  
FKA COUNTRYWIDE HOME LOANS SERVICING, L.P., )  
Creditor, )  
vs. ) CASE NO. 09B31485  
 ) JUDGE A. BENJAMIN GOLDGAR  
ROBERT GACUTA, )  
Debtor )  
 )

**RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE**

Now comes Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P., by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the April 2011 contractual payment and all those thereafter.
2. The following is an itemization of fees and costs due on the loan as of July 2011.

a. Attorney's Fees \$250.00

b. Paymetns

4/11 @ \$2,102.36

5/11 - 9/11 @ \$2,642.07 each

c. Escrow Shortage \$7,029.24

\*\* Debtor is in the process of applying for loan modification. \*\*

If no challenge to foregoing is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. rights to collect these amounts will remain unaffected.

Respectfully Submitted,  
Bank of America, N.A., successor  
by merger to BAC Home Loans  
Servicing, L.P. fka Countrywide  
Home Loans Servicing, L.P.

/s/Lydia Y. Siu  
Lydia Y. Siu  
ARDC#6288604

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